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A method for performing a money transfer receive transaction involving a desired amount of money to be transferred from a sender to a recipient includes receiving transaction identifying information provided by the recipient; comparing the transaction identifying information with transaction data stored on a host computer system; providing a confirmation code, to be issued to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system; storing the confirmation code on the host computer system; receiving at the host computer system input corresponding to the confirmation code from a dispensing terminal in communication with the host computer system; comparing the input to the stored confirmation code; and allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal if the input matches the stored confirmation code.